



Over the last few months, technology has played an invaluable role in most of our lives. We have been working remotely, taking part in virtual exercise classes (PE with Joe, anyone?), mastering Zoom quizzes and online shopping, not to mention learning to navigate Google classrooms.

This migration into the digital sphere raises an important question which we all need to consider: what will happen to our digital estate on death?

### Step 1

#### Identify what digital assets you own.

They generally fall into four categories:

- **Financial** – this includes online bank accounts, gambling accounts, PayPal accounts, Amazon and ApplePay accounts.  
These are easily valued and will be dealt with as part of your estate in the same way as your other assets.
- **Sentimental** – personal emails, notes, texts, photos and videos that are stored digitally.  
Although these have little financial value, they are often most important to your family and friends.
- **Intellectual** – Blogs, domain names, online gaming avatars, digitally created artwork, books or poetry stored online.  
If you have assets of any significant value in this category, they may need to be dealt with by intellectual property experts. You may need separate executors to deal with them under a Will trust.
- **Social** – social media accounts such as Facebook and Instagram



These are linked to sentimental value, and can include photos and videos that may not be available elsewhere.

## Step 2

### What do you want to happen to these assets?

You may be able to cover gifts of photos and other sentimental items in a clause in your Will dealing with your personal effects. For other assets, you may consider including a separate legacy of digital assets.

For social media accounts, you need to check your options. For example, Facebook accounts can either be deleted or memorialised on death. You can nominate a legacy contact, who contacts Facebook on your death to carry out your wishes.

Google allows you to assign an “inactive Account Manager” to decide what happens to the emails, photographs, documents etc stored in your Google account once those accounts have been inactive for a certain period of time.

## Step 3

### Can your chosen people access your accounts?

In a 2015 YouGov survey, 52% of adults said “no-one, including friends or family, would be able to access their online accounts should anything happen to them.”

You may like to consider using an Online Password Manager to store passwords for your various accounts. If so, you should make sure that it is secure, well respected and has longevity so that it still exists on your death.

Another option is a digital assets log, where you write down your log in details, or put clues and hints for passwords, as well as instructions as to what should happen to the assets. Importantly this needs to be sealed and stored safely, eg with your Will. It should not be stored electronically.

Beware, however, that sharing passwords is likely to be a breach of your user agreement, so you should check the terms of the agreement in each case. As long as the information is not used before your death, there should be no offence under the Computer Misuse Act 1990 but your executors must not use the information to transfer money out of your account without informing the bank and following the proper procedures.

Sadly, the last few months may have made us realise that death is inevitable. Following the steps above should help to make it easier for those you leave behind.

[Jessica Jamieson](#) is a partner in our Private Wealth team. If you would like any more information on the above, please contact her at [jessica.jamieson@cripps.co.uk](mailto:jessica.jamieson@cripps.co.uk).

Written by



[Jessica Jamieson](#)

Partner